

# Spotlight on retirement

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION • SEPTEMBER 2016 • VOL. 27, NO. 3

## INSIDE MY LACERA: Introducing a New and Improved User Experience

We're excited to introduce our new design for My LACERA, the member portal on [lacera.com](http://lacera.com). Registered My LACERA users will experience a clean new look with straightforward web navigation.

Other great features include:

- Step-by-step processes that make it easier to use the self-service features
- "Print" feature on each page
- Larger, easier-to-read type sizes
- Improved accessibility features
- Compatibility with Internet Explorer versions 9 and above as well as the most recent versions of Firefox and Google Chrome

Bring control of your retirement straight to your fingertips!



**It's easier than ever to review your personal retirement data and perform a variety of secure account transactions on My LACERA.**

Sign in or register your My LACERA account to:

- **Add/update** your beneficiary's information

- **Adjust** your tax withholdings and submit online
- **Sign up for/change** your direct deposit information
- **Add/update** your mailing address and up to three phone numbers (home, cell, work)

Whichever device you're using—personal computer, tablet, or smartphone—you'll have a better experience on My LACERA with its responsive design. **Go to [lacera.com](http://lacera.com) and check it out today.**

### IN THIS ISSUE:

- 2 From the Executive Desk
- 3 Your Security, Our Concern
- 4 FAQs: My LACERA
- 5 3 Things: Mayflower
- 6 Staying Healthy Together: Meditate Your Way to Mental Fitness
- 7 PSA: The Department of Public Social Services Seeks Volunteers
- 7 Don't Sign Up for Non-LACERA Medicare Part D Plans
- 8 PSA: The Civil Grand Jury Needs You!

## BETTER HEALTH WITH A PRIMARY CARE PHYSICIAN

If you're healthy, you may think that you're getting along well enough without setting foot inside a medical clinic. Establishing a treatment relationship with a primary care physician while you're in good health, however, can prevent expensive visits to the emergency room and inconvenient trips to an urgent care

facility. Like eating an apple every day, visiting your primary care physician regularly is a proactive habit that may keep you healthier as you age.

### Primary Care Is the Key

A primary care physician, or general practitioner, is the first line of defense

**cont'd on pg. 5**

Los Angeles County Employees Retirement Association

Board of Retirement:

**SHAWN R. KEHOE**

Chair  
Elected by Safety Members

**VIVIAN H. GRAY**

Vice Chair  
Elected by General Members

**WILLIAM DE LA GARZA**

Secretary  
Elected by Retired Members

**MARVIN ADAMS**

Appointed by Board of Supervisors

**ANTHONY BRAVO**

Appointed by Board of Supervisors

**YVES CHERY**

Elected by General Members

**JOSEPH KELLY**

County Treasurer and Tax Collector  
Ex-Officio Member

**KEITH KNOX**

Chief Deputy County Treasurer and Tax Collector  
Alternate Ex-officio Member

**DAVID L. MUIR**

Alternate Retired Member  
Elected by Retired Members

**RONALD A. OKUM**

Appointed by Board of Supervisors

**WILLIAM R. PRYOR**

Alternate Member  
Elected by Safety Members

**LES ROBBINS**

Appointed by Board of Supervisors

Board of Investments:

**DAVID GREEN**

Chair  
Elected by General Members

**SHAWN R. KEHOE**

Vice Chair  
Elected by Safety Members

**JOSEPH KELLY**

Secretary  
County Treasurer and Tax Collector  
Ex-Officio Member

**KEITH KNOX**

Chief Deputy County Treasurer and Tax Collector  
Alternate Ex-Officio Member

**DIANE A. SANDOVAL**

Elected by Retired Members

**HERMAN B. SANTOS**

Elected by General Members

**MICHAEL SCHNEIDER**

Appointed by Board of Supervisors

**KENNETH M. SIMRIL**

Appointed by Board of Supervisors

**ESTEVAN R. VALENZUELA**

Appointed by Board of Supervisors

**VALERIE ROSE VILLARREAL**

Appointed by Board of Supervisors

Chief Executive Officer

**GREGG RADEMACHER**

Assistant Executive Officer

**ROBERT HILL**

Assistant Executive Officer

**JJ POPOWICH**

From the  
**Executive Desk**

Gregg Rademacher – CEO, LACERA



# Your Retirement: Plan it, *Live it*

I'm pleased to share some exciting news from our web team. We've made significant updates to My LACERA, our 24-hour online, interactive web feature that connects you to your personal retirement account. We wanted to provide you with an improved user experience, so we revamped the portal and gave it a responsive design, meaning it can now be accessed via your smartphone or tablet as well as from your personal computer. Among other features, the new My LACERA boasts a modern, clean look; larger fonts; and a print feature on every page.

If you haven't already done so, I encourage you to sign up for My LACERA, which can be accessed via [lacera.com](http://lacera.com) by clicking on the My LACERA logo at the bottom right of the page. Even if you've already registered, why not sign in and check out the new design? My LACERA allows registered users to privately review their personal retirement data and perform a variety of secure account transactions.

## Retirement Security

Always in the forefront of our thinking is securing your retirement benefits. In our June issue, we kicked off a series of articles titled *Your Security, Our Concern*. This series is dedicated to demonstrating LACERA's commitment to your safety, security, and peace of mind. In this issue, we discuss how we respond to situations in which a

member's identity and/or status has come into question. Our new **Benefit Protection Unit (BPU)**, assembled in December of last year, allows for a centralized approach to investigations into fraud and elder abuse.

The BPU analyzes each case in collaboration with multiple LACERA divisions and determines how best to resolve it. The BPU also has access to and will consult as needed with

“ Always in the forefront of our thinking is securing your retirement benefits. ”

a number of outside resources, such as third-party investigators and handwriting specialists. Immediate response to signs of suspicious activity on our members' accounts has always been a priority at LACERA, and we take every report seriously.

## Staying Active in Autumn

Summer is over, but that doesn't mean outside activity needs to end. Here in southern California, we're fortunate to have many warm days in the autumn months, so take advantage of our

climate and enjoy spending time in the sun. Remaining active and healthy is important for retirees, and our **Staying Healthy Together program** is a great place to start if you're looking for ways to improve your mental and physical fitness.

Look online in the Retirement Wellness section of [lacera.com](http://lacera.com) for informative articles on health-related topics. Details about the biannual Staying Healthy Together workshops can also be found online. Why not attend the next one? They're a great

place to socialize with other retirees and learn more about how to stay healthy in retirement.



## YOUR SECURITY, OUR CONCERN: LACERA's New Benefit Protection Unit

In keeping with our commitment to your security, we provide financial protection in a number of ways. One way is to properly safeguard your personal data, including your identity and membership status. If something about your account seems amiss, we respond promptly.

**Immediate response to signs of suspicious activity on our members' accounts has always been a priority at LACERA**, and now we've centralized our processes by forming the Benefit Protection Unit (BPU). This unit, assembled in December of last year, is a team of LACERA staff responsible for investigating and resolving situations in which a member's identity and/or status has come into question.

How does LACERA know when to investigate an account? Each situation is unique, but there are a number of indicators that an account might require the BPU's attention, such as:

- Report of fraud
- Report of abuse (financial and/or physical)
- Legal representative issues (e.g., power of attorney, trust, etc.)
- Evidence suggesting LACERA has lost contact with the member/survivor/beneficiary
- Death report
- Erratic pattern of account changes and/or change reversals
- Non-member activity associated with the member's account

The BPU analyzes each case in collaboration with multiple LACERA divisions and determines how best to resolve it. The BPU also has access to a number of outside resources, such as:

- Third-party investigators
- Advanced online research databases
- Handwriting specialists
- Social Security Administration

### Part of a Larger Effort

The BPU plays an important role in a larger, statewide effort to prevent financial and other types of elder abuse. Believed to be a significant issue that needs more exposure, the Los Angeles County Board of Supervisors recently declared June the "Elder and Dependent Adult Abuse Awareness" month. The BPU has teamed up with County agencies—such as Adult Protective Services, Public Guardian, and law enforcement—to ensure that the appropriate actions are taken whenever fraud or abuse is suspected.

The population considered to be potential victims of financial elder abuse is retirees and survivors 65 years of age or older. LACERA has:

- 41,506 retirees 65+ years of age with a \$3,037 average of monthly benefit
- 7,354 survivors 65+ years of age with a \$1,509 average of monthly benefit

### What Can You Do?

LACERA staff are vigilant when it comes to protecting members; however, we also count on you to make us aware of issues. If you think someone is committing fraud, or if you are a victim of elder financial abuse, **report it to LACERA immediately by contacting our Call Center at 800-786-6464**. We will perform an investigation and connect you with elder assistance resources as needed, such as:

- **Elder Abuse Hotline:** 877-4-R-SENIORS (877-477-3646)
- **Public Guardian:** Services to persons unable to properly care for themselves or who are unable to manage their finances (213-974-0515)
- **Adult Protective Services:** Services provided to ensure the safety and well-being of elders who are in danger of being mistreated or neglected (877-477-3646)
- **Ombudsman:** Advocate for quality care and quality of life in nursing homes and assisted living facilities (800-334-9473)

Taking action on reports of suspected fraud/abuse is one of the ways we look out for our members. The BPU is playing an important role in our ongoing mission to produce, **protect**, and provide the promised benefits.

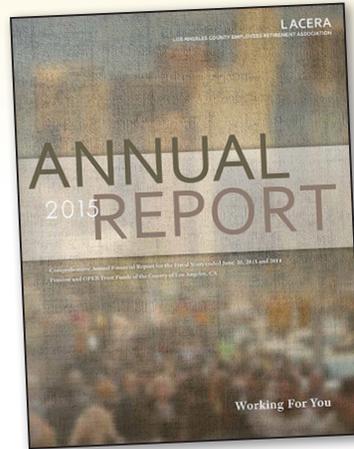
800-786-6464



# LACERA ACCOMPLISHMENTS

## LACERA Honored for Excellence in Financial Reporting

The Government Finance Officers Association (GFOA) Certificate of Achievement for Excellence in Financial Reporting has been awarded for LACERA's Comprehensive Annual Financial Report (CAFR) for the fiscal year ended June 30, 2015. This prestigious GFOA award represents the highest form of recognition in governmental accounting and financial reporting, and this year marks the **26th consecutive year** that LACERA has qualified.



LACERA also publishes an annual Popular Annual Financial Report (PAFR), a condensed version of our CAFR, which we send to all members with their December newsletter. Our PAFR has earned the GFOA award for Outstanding Achievement for the 18th consecutive year.

Congratulations to the LACERA employees who contributed to the annual reports for earning these prestigious awards.

## FAQS — My LACERA

### 1. Q: How do I sign up for My LACERA?

**A:** It's easy to register. Follow these simple steps:

1. Go to [lacera.com](http://lacera.com) and click on the My LACERA logo at the bottom right of the page.
2. Enter your name, birth date, last four digits of your Social Security number, and your email address.
3. Answer two personalized security questions:
  - randomly generated questions based on your employment, salary, benefit, or benefit payment data OR
  - security questions that you create yourself
4. My LACERA will email you an account activation link.
5. Click the activation link to complete registration and create your password.
6. **Success!** Registration completed.

### 2. Q: Is My LACERA easy to use?

**A:** Yes, now more than ever. My LACERA was redesigned to make reading and navigating easier for everyone on a range of devices, including desktop computers, laptops, tablets, and smartphones.

In addition to a responsive design, My LACERA also has improved accessibility features.

### 3. Q: Which retirement transactions can I complete via My LACERA?

**A:** My LACERA offers 24-hour online access to your LACERA retirement account information. As a retired member, you can:

- Sign up for or change your direct deposit information
- Add or update a mailing address
- Adjust your federal or state tax withholdings and submit them online
- Update or add up to three phone numbers
- View your history of LACERA interactions, direct deposits, 1099-Rs, and beneficiary designation(s)

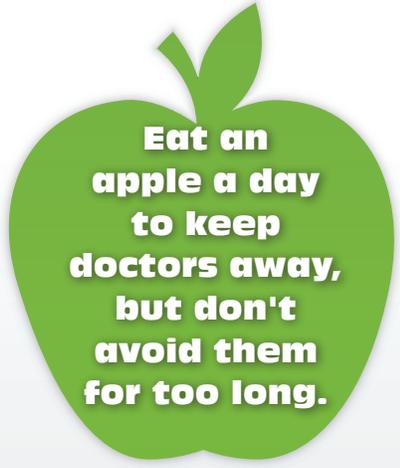
### 4. Q: I'm having difficulty accessing My LACERA. How can I get assistance?

**A:** For help with registering for My LACERA or accessing your information, contact a Retirement Benefits Specialist at 800-786-6464.

**BETTER HEALTH WITH A PRIMARY CARE PHYSICIAN** cont'd from pg. 1

in addressing any medical condition. Primary care physicians are trained in internal medicine and family practice to conduct basic medical testing, diagnose medical conditions, and treat common illnesses. If a primary care physician isn't able to treat your condition, he or she can refer you to a specialist, a hospital, or another healthcare professional. Your primary care physician is in a great position to coordinate your healthcare, such as follow-up care with other providers when it's necessary.

In short, your primary care physician is your point person. Through regular and routine care, such as an annual physical exam, he or she gains information about your overall health that may prove valuable in preventing illnesses. Having a consistent treatment provider means that he or she knows your history, your treatment preferences, and your healthcare priorities. In addition to saving time and unnecessary copays out of your pocket, this generally makes for better health outcomes.



**Contact Your Primary Care Physician for a Referral**

Think you ought to be seen by a specialist? Consider talking with your primary care physician first. He or she can refer you to the proper specialist.

If you are enrolled in a LACERA-administered medical PPO plan, such as Anthem Blue Cross, you are not required to see a primary care physician in order to be seen by a specialist. It's still important to establish a treatment relationship with a primary care physician. In addition to being your point person, a primary

care physician can help you to avoid visits to specialists who may not have the answers you need. Your primary care physician could even prevent your having to undergo expensive testing by directing you to a specialist who can diagnose your condition sooner, saving you time and money.

If you are enrolled in a LACERA-administered HMO plan or a Medicare Advantage Plan, a referral by the primary care physician is required to obtain services from other healthcare professionals. Your primary care physician will seek authorization for any referrals to a specialist.

Need assistance with designating a primary care physician or have questions regarding your treatment options? Contact your medical carrier. You'll find contact information on [lacera.com](http://lacera.com) in the Retiree Healthcare section under "Contact Information."

*This material is given for general informational purposes only; LACERA does not offer medical or other healthcare advice. For medical or other healthcare advice, consult with a medical or healthcare professional.*

**3 THINGS: Mayflower**

Were it not for the seaworthy *Mayflower*, the United States as we know it probably wouldn't exist! Here are three facts about the vessel that brought us from England to the New World in 1620.

- The *Mayflower* was used most often as a cargo ship, bringing wine and dry goods to England from France.
- The trip wasn't easy on the ship or its passengers. The Pilgrims

- were crowded aboard the *Mayflower* for 66 days, at the height of storm season.
- Oceanus Hopkins was the only baby born on the *Mayflower* during its voyage.

**2016** Payday Calendar

September						
S	M	T	W	T	F	S
				1	2	3
4	H	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	M	D	

October						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	H	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	M	29
30	D					

November						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	H	12
13	14	15	16	17	18	19
20	21	22	23	H	H	26
27	28	M	D			

**M** = Check Mailing Date

**D** = Direct Deposit Date

**H** = Holiday

800-786-6464

# STAYING HEALTHY TOGETHER

Vol. 10, Issue #3 • September 2016

## Meditate Your Way to Mental Fitness

Usually when we think about fitness, we picture someone jogging or hitting the gym, and it's no secret that physical fitness is an important element of being healthy. However, let's not forget about another type of fitness that's equally important—fitness of the mind. Mental fitness is defined as a “state of mind in which we are open to enjoying our environment and have the capacity to use our mental abilities to the fullest extent” (Psychotherapy Plus). With mental fitness comes the ability to live in the moment and make the most of our lives in the present.

Maintaining and nurturing mental fitness is especially important for retirees, as it is a critical component of healthy aging. Contrary to what many people assume, the latest research suggests that the brain has the remarkably undiminished capacity to alter and reorganize itself throughout life, including in the latter years. Experts believe that maintaining brain health is possible by engaging in activities that support mental fitness (The Dana Foundation). The brain works a lot like a muscle—the harder you use it, the more it grows.

### Mental Fitness Activities

Activities that strengthen mental fitness include physical exercise, learning new things, and affirmation or positive self-talk. Another helpful activity is meditation, which has been practiced for centuries. Whether you're a beginner or a seasoned yogi, engaging in meditation can help you reap the numerous benefits of mental fitness, including calmness, emotional well-being, resilience, and concentration and focus.

Many resources exist that explain how to train yourself to meditate, such as books and websites. Some people find that audio books and videos that provide guided meditation are especially helpful in getting them started on their journey.

### Meditation Tips

If you're a beginner, consider meditating for just three to five minutes at a time. The trick is not to overwhelm yourself. Following are a few simple tips on how to meditate your way to mental fitness:

- **Find the Right Place**

A quiet place with as few distractions as possible is ideal. Depending on your environment, this might be challenging. Modern life is often noisy. You may need to close your windows to block sounds from the street, ask those living with you to be quiet for a period of time, or turn off the radio. You might also try dimming the lights and lighting a scented candle to create a calming and relaxing space.

- **Focus on Your Breathing**

Most of us rarely pay attention to our breathing, since it's an activity that happens unconsciously, so it might feel strange to do so at first. However, when you focus on breathing, you begin to breathe more deeply. This provides you with a sense of awareness. There are different ways to focus on breathing. Some pay attention to how their lungs expand and contract, others focus on the sounds associated with inhaling and exhaling. Find whichever part of breathing centers you the most and focus on it.

- **Respond to Wandering Thoughts**

Even experienced practitioners of meditation will occasionally have thoughts that wander into their meditation, such as bills to pay, errands to run, or various life difficulties. When this happens, don't criticize or ignore these thoughts. Instead, acknowledge them, but don't spend time with them. Nudge your attention back to the sensation breathing has on your body.

## cont'd from previous pg.

As with any habit, the habit of meditation takes time and patience to form. But don't delay! Drop the remote and pick up a mat. Forget about the household chores for a bit and remember how important it is to be mentally fit. You'll be happy you did.

*This material is given for general informational purposes only; LACERA does not offer medical or other healthcare advice. For medical or other healthcare advice, consult with a medical or healthcare professional.*

### Sources:

*Psychotherapy Plus: [psychotherapy-plus.org/philosophy](http://psychotherapy-plus.org/philosophy)*

*The Dana Foundation: [dana.org/StayingSharpSuccessfulAging](http://dana.org/StayingSharpSuccessfulAging)*

*The Conscious Life: [theconsciouslife.com/how-to-meditate-a-guide-for-beginners.htm](http://theconsciouslife.com/how-to-meditate-a-guide-for-beginners.htm)*

## Staying Healthy Together Workshop Scheduled for September

Please join us in attending Staying Healthy Together, LACERA's wellness workshop for retirees. Your invitation to this free event, which will be held on **Wednesday, September 28, 2016 from 10 a.m. to noon**, was mailed in August.

In this workshop, themed "Fitness of the Mind and Body," we'll discuss ways to stay fit and healthy, both physically and mentally. We'll also learn a few fun exercises that attendees will want to use at home.

The workshop is a great opportunity to learn more about the steps you can take to stay healthy. Our planned attendees and workshop sponsors include representatives from Accordant, Anthem Blue Cross, Cigna, CVS Caremark, Kaiser Permanente, SCAN Health Plan, and United Healthcare. Save the date—September 28—to hear from insightful speakers and connect with your fellow LACERA retirees. We hope to see you there.



## DON'T SIGN UP FOR NON-LACERA MEDICARE PART D PLANS

**If you are currently enrolled in a LACERA-administered health plan, heads up!**

You may have seen the marketing campaigns that companies sponsoring Medicare prescription drug plans conduct in an effort to enroll Medicare-eligible beneficiaries in their Medicare Part D prescription drug programs. As a Medicare-eligible member enrolled in a LACERA-administered healthcare program, we want you to know that **you can safely ignore the advertisements of these companies**. No action is required on your part.

Remember, your prescription drug plan under your LACERA-administered healthcare program is creditable: **This means that it is as good, if not better, than the standard non-LACERA Medicare Part D plan.**

Furthermore, signing up for a non-LACERA Medicare Part D plan may conflict with your LACERA-administered healthcare benefit or delay your reenrollment.

**Exercise caution** if asked to report your personal or financial information, such as a Medicare ID number or credit card number, to anyone. If you are

contacted about a non-LACERA Medicare Part D plan and something doesn't seem right, report it immediately by contacting Medicare at 800-633-4227. You can also contact an SAIC Medicare Drug Integrity Contractor (MEDIC) at 877-772-3379.

Still have questions? For more information about Medicare, visit [medicare.gov](http://medicare.gov), or call 800-633-4227 (877-486-2048 for TTY users). You can also contact LACERA Retiree Healthcare at 800-786-6464 (press 1) or 626-564-6132; or send an email to [healthcare@lacera.com](mailto:healthcare@lacera.com).

### Public Service Announcement

## THE DEPARTMENT OF PUBLIC SOCIAL SERVICES SEEKS VOLUNTEERS

Your help is needed. The Los Angeles County Department of Public Social Services (DPSS), Volunteer Services Section, is seeking volunteers to provide clerical support on a variety of short- and long-term assignments. Volunteers are also invited to various outreach events countywide, and the time required each week generally ranges from 20 to 40 hours. Volunteers must complete fingerprinting. DPSS serves an ethnically and culturally diverse community through programs designed to alleviate

hardship and promote health, personal responsibility, and economic independence. The department provides benefits and services to low-income residents of Los Angeles County, including temporary financial assistance, free and low-cost healthcare insurance, and food benefits for families. For more information, call Anthony Leoni, DPSS Volunteer Coordinator, at 213-744-4590 or email him at [DPSSvolunteers@dpss.lacounty.gov](mailto:DPSSvolunteers@dpss.lacounty.gov).



**LACERA**  
P.O. BOX 7060  
PASADENA, CA 91109-7060

PRST STD  
U.S. Postage  
**PAID**  
Industry, CA  
Permit #4278

## Public Service Announcement

# THE CIVIL GRAND JURY NEEDS YOU!

The Los Angeles County Superior Court seeks citizens interested in serving on the Civil Grand Jury (CGJ). The CGJ, an independent investigative body of 23 jurors, helps to ensure that the County, city, and special districts are well governed. Based on its findings, the CGJ makes recommendations for improvements that serve the best interest of County residents. Applicants must be U.S. citizens, 18 years or older, and L.A. County residents for at least one year immediately prior to the selection. They must have a working knowledge of the English language and the ability to commit 30–40 hours per week for 12 months of service. Jurors receive \$60 per day of service. Public transportation costs are reimbursable. To apply: Visit [grandjury.co.la.ca.us](http://grandjury.co.la.ca.us) to apply online, download an application, or learn more. For additional information, call 213-628-7914.

## Upcoming Holidays

LACERA will be closed on:

- **Monday, September 5**, for Labor Day
- **Monday, October 10**, for Columbus Day
- **Friday, November 11**, for Veterans Day
- **Thursday and Friday, November 24 and 25**, for Thanksgiving



“Do one thing every day  
that scares you.”

- Eleanor Roosevelt

**Email:** [welcome@lacera.com](mailto:welcome@lacera.com)

**Editor's Note:** *Spotlight on Retirement* is published by the staff of LACERA and is for general informational purposes only. Consult with professional advisors regarding legal, tax, and/or medical matters; LACERA does not offer legal, tax, or medical advice.